

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Javier Carranza  
Carolina Elizabeth Quiroz-Carranza  
Debtors

Case No. 18-03493-MJC  
Chapter 13

District/off: 0314-5  
Date Rcvd: Nov 24, 2021

User: AutoDocke  
Form ID: fnldec

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

+      Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 26, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Javier Carranza, Carolina Elizabeth Quiroz-Carranza, PO Box 503, Pocono Summit, PA 18346-0503

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 26, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 24, 2021 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor JPMORGAN CHASE BANK N.A. amps@manleydeas.com
Brian C Nicholas	on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmllawgroup.com
Philip W. Stock	on behalf of Creditor Stillwater Lakes Civic Association Inc. pwstock@ptd.net
Timothy B. Fisher, II	

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on behalf of Debtor 2 Carolina Elizabeth Quiroz-Carranza donna.kau@pocono-lawyers.com

Timothy B. Fisher, II

on behalf of Debtor 1 Javier Carranza donna.kau@pocono-lawyers.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

William E. Craig

on behalf of Creditor Hyundai Lease Titling Trust ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 9

**UNITED STATES BANKRUPTCY COURT**  
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Javier Carranza,

Chapter 13

**Debtor 1**

Case No. 5:18-bk-03493-MJC

Carolina Elizabeth Quiroz-Carranza,

**Debtor 2**

Social Security No.:

xxx-xx-9986

xxx-xx-4529

Employer's Tax I.D. No.:

**FINAL DECREE**

The estate of the above named debtor(s) has been fully administered and the deposit required by the plan has been distributed.

**IT IS ORDERED THAT:**

**Jack N Zaharopoulos (Trustee)**

is discharged as trustee of the estate of the above named debtor(s); and the chapter 13 case of the above named debtor(s) is closed.

Dated: November 24, 2021

By the Court,



Honorable Mark J. Conway  
United States Bankruptcy Judge  
By: Tonia Wilson, Deputy Clerk

**fnldec (10/20)**